



EVERY MEMBER . EVERY ACCOUNT . EVERY TIME

January 26, 2004

RE: Profit Motivators International, Inc.  
M. Peter Henthorn, President and CEO  
2146 Linden Drive  
Boulder, Colorado 80304

To Whom It May Concern;

Please accept this Letter of Reference on behalf of Focus Federal Credit Union. In June of 2003, I received a call from Mr. Peter Henthorn. He explained to me what his company does and how they could make a difference in our credit union in creating new income streams and evaluating and controlling expenses.

I hired Mr. Henthorn "PMI" in July 2003 to do a preliminary analysis of our credit union to determine the areas in which we could make some significant savings and improved revenues.

Subsequently, our credit union hired "PMI" to perform an operational analysis, train management personnel, review operational workflows, increase income and reduce cost and review additional areas where the credit union might build capital.

This process was very successful. Our credit union now runs more efficiently and our management team uses the skills that we obtained from our training from PMI. Our credit union for years budgeted and earned an average of .65 to .75 Return on Assets. We are currently Budgeting and operating at 1.0 to 1.25% ROA.

I would recommend Profit Motivators, Inc. to any financial institution that wants to increase capital and increase their ROA. Please feel free to contact me any time should you have any questions about our relationship with Peter Henthorn or PMI. I would be delighted to discuss them with you.....

Sincerely,



Jim M. Williams

President/CEO